

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Steven Spangler  
Lisa Marie Spangler  
Debtors

Case No. 17-00450-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 18, 2022

User: AutoDocket  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 107

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael Steven Spangler, Lisa Marie Spangler, 1376 Highland Avenue Road, Gettysburg, PA 17325-7703
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
cr	+ PeoplesBank, A Codorus Valley Company, c/o Shaan S. Chima, Esq., Gebhardt & Smith LLP, One South Street, Suite 2200 Baltimore, MD 21202-3281
cr	+ Santander Consumer USA as servicing agent for Ga, P.O. Box 961245, Fort Worth, TX 76161-0244
4881096	+ Advanced Contractors Supply, 359 Manchester Road, Westminster, MD 21157-3872
4892813	+ Allied Building Products Corp, c/o D Harrington/J Santos, 15 East Union Avenue, East Rutherford, NJ 07073-2127
4881097	Anesthesia Assoc. of York, P O Box 639012, Cincinnati, OH 45263-9012
4881098	Baltimore Gas & Electric, P O Box 13070, Philadelphia, PA 19101-3070
4881099	+ Barco Electric Inc, 1945 Running Brooke Drive, Westminster, MD 21158-2709
4881100	+ Barnes Service Center, Inc., 500 Lucabaugh Mill Road, Westminster, MD 21157-6322
4881102	+ Belair Road Supply, 7750 Pulaski Highway, P O Box 72729, Rosedale, MD 21237-8729
4905745	+ Belair Road Supply Co., Inc., William A. Hahn, Jr., 502 Washington Ave., Suite #710, Towson, MD 21204-4547
4881103	Belco Community Credit Union, P O Box 82, Harrisburg, PA 17108-0082
4881104	+ Ben's Rental, Inc., 711 Baltimore Blvd., Westminster, MD 21157-6169
4881105	+ Biles Fire Protection Services, LLC, 4629 Benson Avenue, Halethorpe, MD 21227-1410
4881106	+ Budow and Noble, P.C., 7315 Wisconsin Avenue, Suite 500 West, Bethesda, MD 20814-3206
4881109	+ Carroll County Maryland, Bureau of Solid Waste, 225 N. Center Street, Westminster, MD 21157-5108
4881113	+ Chavis Enterprises, LLC, c/o Meredith b. martin, Esquire, 901 Dulaney Valley Road, Suite 610, Towson, MD 21204-2685
4881114	+ Chesapeake Industrial Leasing Co., 26500 Ridge Road, Damascus, MD 20872-1915
4881115	+ City of Baltimore Parking Fines Sec, P O Box 13327, Baltimore, MD 21203-3327
4881116	+ Classic Masonry, LLC, P O Box 543, Reisterstown, MD 21136-0543
4947539	Comptroller, 301 West Preston Street Room 409, Baltimore, MD 21201-2383
4881120	+ Custom Electronic Service, Inc., 11 Gwynns Mills Court, Suite H, Owings Mills, MD 21117-3500
4881121	+ Damascus Community Bank, 26500 Ridge Road, Box #1, Damascus, MD 20872-1915
4935088	+ Dell Financial Services L.L.C., c/o Streusand, Landon & Ozburn, LLP, 811 Barton Springs Road, Suite 811, Austin, Texas 78704-1166
4881123	Dept. of Housing and Urban Develop., Personal Property Division, P O Box 17052, Baltimore, MD 21297-1052
4881127	+ Finch Rentals, Inc., 1127 Littlestown Pike, Westminster, MD 21157-3005
4881128	+ Freedom Septic Service, Inc., 2809 Liberty Road, Sykesville, MD 21784-6900
4881131	+ Gerard F. Miles, Sr., Esquire, Huesman, Jones and Miles, LLC, 11350 McCormick Road, Suite 950, Hunt Valley, MD 21031-1002
4881133	+ Hockstein's Inc., 8600 Ashwood Drive, Capitol Heights, MD 20743-3785
4881134	+ Home Depot, P O Box 790420, Saint Louis, MO 63179-0420
4881135	+ Home Depot, Dept. 32-2503346748, P O Box 78047, Phoenix, AZ 85062-8047
4881136	+ Irwin E. Weiss, Esquire, Law Offices of Irwin E. Weiss, 920 Providence Road, Suite 905, Towson, MD 21286-2975
4921761	+ James C. Warmbrodt, Esquire, KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4881137	+ Jamie Glick, Esquire, Weinstock, Friedman & Friedman, P.A, 4 Reservoir Circle, 2nd floor, Pikesville, MD 21208-6319
4881139	+ Just Temps GRS LLC, 20 South Central Avenue, Baltimore, MD 21202-4636
4881140	+ K & T Plumbing, Inc., 3427 Old taneytown Road, Taneytown, MD 21787-2719
4881142	Kenseal Construction Products, P O Box 416001, Boston, MA 02241-6001
4881145	M & T Bank, P O Box 2187, Buffalo, NY 14221
4881146	M & T Bank, 625A Baltimore Blvd., Westminster, MD 21157
4902538	+ M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
4881148	+ McCarthy Wilson, Esquire, McCarthy Wilson LLP, 2200 Research Blvd., Rockville, MD 20850-3515

4881151 + Mosiac Tile Company, 3935 Stonecroft Blvd., Chantilly, VA 20151-1032  
 4881152 + Movable Storage, Inc., C.T. DUMPSTERS, 1828 West Liberty Road, Westminster, MD 21157-7904  
 4881153 + National Lumber Company, 4901 Pulaski Highway, Baltimore, MD 21224-1696  
 4881155 PNC Bank Mortgage Services, P O Box 8703, Dayton, OH 45401-8703  
 4943972 + PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 4881154 Peoples Bank, Gebhardt & Smith LLP, One South Street, Suite 2200, Baltimore, MD 21202-3281  
 4884731 + PeoplesBank, A Codorus Valley Company, c/o Shaan S. Chima, Esq., Gebhardt & Smith LLP, One South Street, Suite 2200, Baltimore, Maryland 21202-3281  
 5024080 + Powell Rodgers & Speaks, P O Box 61107, Harrisburg, PA 17106-1107  
 4881156 + Princes Georges County, P O Box 806, Lanham, MD 20703-0806  
 4881159 + RMS Mechanical LLC, 3032 Mallview Road, Baltimore, MD 21230-3330  
 4881157 + Randall Hoff Interiors, 306 S. Seton Avenue, Emmitsburg, MD 21727-9227  
 4881158 + Revolution Building Supply, LLC, 4401 Eastern Avenue, Baltimore, MD 21224-4403  
 5317358 + Santander Consumer USA as servicing, agent for Gateway One Lending &, Finance, LLC (Gateway), P.O. Box 961245, Fort Worth, TX 76161-0244  
 5317359 + Santander Consumer USA as servicing, agent for Gateway One Lending &, Finance, LLC (Gateway), P.O. Box 961245, Fort Worth, TX 76161-1245 Santander Consumer USA as servicing 76161-0244  
 4881160 Schnabel Engineering, P O Box 7422, Merrifield, VA 22116-7422  
 4881161 Sear Commerical One Credit Plan, Dept. 53-2031287412, P O Box 78037, Phoenix, AZ 85062-8037  
 4881162 State of Maryland, Unemployment Insurance Fund, P O Box 17291, Baltimore, MD 21297-0365  
 4881164 + Stephen McCloskey, Esquire, Semmes, Bowen, Semmes, 25 South Charles Street, Suite 1400, Baltimore, MD 21201-2400  
 4881165 + Stew's Services, LLC, 1642 Old Westminster Pike, Westminster, MD 21157-7241  
 4881168 + TC Drywall, LLC, 11050 Resort Road, Apt #110, Ellicott City, MD 21042-2082  
 4918571 + The Reisterstown Lumber Company, H Barnes Mowell, 16925 York Road, Monkton, MD 21111-1000  
 4881170 + The Reisterstown Lumber Company, P O Box 337, Reisterstown, MD 21136-0337  
 4881171 + The Sherwin Williams Co., 7 Carroll Plaza, Westminster, MD 21157-5382  
 4881172 Thomas P. Ryan, Esquire, McCarthy Wilson LLP, 220 Research Blvd., Suite 500, Rockville, MD 20850  
 4881173 Thomas, Bennett & Hunter, Inc., 70 John Street, Westminster, MD 21157-4835  
 4881174 + Timothy A. Dixon, Esquire, Department of the County Attorney, 225 North Center Street, Westminster, MD 21157-5108  
 4881176 + UNI Urgent Care Center, 6030 Daybreak Circle, Suite A150, Clarksville, MD 21029-1638  
 4881177 United Rentals (North America), Inc, P O Box 100711, Atlanta, GA 30384-0711  
 4881184 + WTC Contractors, Inc., 3033 Salem Bottom Road, Westminster, MD 21157-8053  
 4881181 Wellspan Health, P O Box 742641, Cincinnati, OH 45274-2641  
 4881182 Wellspan Phisicians Billing, P O Box 742641, Cincinnati, OH 45274-2642  
 4881183 + William A. Hahn, Jr., Esquire, Nottingham Center, Suite 710, 502 Washington Avenue, Towson, MD 21204-4516

TOTAL: 74

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4913376	Email/Text: rmcollections@belco.org	Jan 18 2022 18:57:00	Belco Community Credit Union, 449 Eisenhower Blvd, Suite 200, Harrisburg, PA 17111
4881119	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Jan 18 2022 18:57:00	Comptroller of Maryland, Revenue Administration Division, 110 Carroll Street, Annapolis, MD 21411-0001
4950475	Email/PDF: bncnotices@becket-lee.com	Jan 18 2022 18:58:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4881107	EDI: USBANKARS.COM	Jan 19 2022 00:03:00	Card Member Services, P O Box 790408, Saint Louis, MO 63179-0408
4881117	EDI: COMCASTCBLCENT	Jan 19 2022 00:03:00	Comcast, P O Box 3006, Southeastern, PA 19398-3006
4881118	+ EDI: WFNNB.COM	Jan 19 2022 00:03:00	Comenity Bank/Lane Bryant, P O Box 182789, Columbus, OH 43218-2789
4960197	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Jan 18 2022 18:57:00	Comptroller of Maryland, 301 West Preston Street Room 409, Baltimore, MD 21201-2383
4881122	Email/PDF: DellBKNotifications@resurgent.com	Jan 18 2022 18:58:54	Dell Financial Services, P O Box 5292, Carol Stream, IL 60197-5292
4951670	EDI: DIRECTV.COM	Jan 19 2022 00:03:00	Directv, LLC, by American InfoSource LP as

			agent, PO Box 5008, Carol Stream, IL 60197-5008
4881125	Email/Text: bankruptcy@erieinsurance.com	Jan 18 2022 18:57:00	Erie Insurance Group, 100 Erie Insurance Place, Erie, PA 16530-1105
4881129	Email/Text: GOLF_STBankruptcy@gatewayonelending.com	Jan 18 2022 18:57:00	Gateway One Lending, 3818 E. Coronado Street, Suite 100, Anaheim, CA 92807
4917478	Email/Text: GOLF_STBankruptcy@gatewayonelending.com	Jan 18 2022 18:57:00	Gateway One Lending & Finance, LLC, 160 N Riverview Drive, Ste 100, Anaheim, CA 92808
4881130	Email/Text: GOLF_STBankruptcy@gatewayonelending.com	Jan 18 2022 18:57:00	Gateway One Lending and Finance, P O Box 650004, Dallas, TX 75265-0004
4881132	EDI: CITICORP.COM	Jan 19 2022 00:03:00	Goodyear/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
4881110	EDI: JPMORGANCHASE	Jan 19 2022 00:03:00	Chase, P O Box 15153, Wilmington, DE 19886-5153
4881111	EDI: JPMORGANCHASE	Jan 19 2022 00:03:00	Chase/Bank One Card Service, P O Box 15298, Wilmington, DE 19850
4881112	EDI: JPMORGANCHASE	Jan 19 2022 00:03:00	Chase/Bank One Card Services, P O Box 15298, Wilmington, DE 19850
4881138	+ Email/Text: bankruptcy-notice@shell.com	Jan 18 2022 18:57:00	Jiffy Lube, P O Box 620130, Middleton, WI 53562-0130
4881141	Email/Text: bk@ccg2.com	Jan 18 2022 18:57:00	Kenseal Construction Products, c/o Continental Commercial Group, 317 S. Brand Blvd., Glendale, CA 91204-1701
4881143	Email/Text: PBNCNotifications@peritussservices.com	Jan 18 2022 18:57:00	Kohl's, P O Box 3115, Milwaukee, WI 53201-3115
4881144	Email/Text: jrubinstein@longfence.com	Jan 18 2022 18:57:00	Long Fence Co., Inc., 2520 Urbana Pike, Ijamsville, MD 21754-8624
4881149	+ Email/Text: bknotices@mbandw.com	Jan 18 2022 18:57:00	McCarthy, Burgess & Wolff, 26000 Cannon Road, Bedford, OH 44146-1807
4947056	+ EDI: MID8.COM	Jan 19 2022 00:03:00	Midland Funding LLC, Midland Credit Management Inc, as agent for Midland Funding LLC, Po Box 2011, Warren, MI 48090-2011
4954497	EDI: PRA.COM	Jan 19 2022 00:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4902673	EDI: Q3G.COM	Jan 19 2022 00:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4881167	EDI: RMSC.COM	Jan 19 2022 00:03:00	SYNCB/Walmart, P O Box 965024, Orlando, FL 32896-5024
4881166	+ Email/Text: bankruptcy@bbandt.com	Jan 18 2022 18:57:00	Suntrust Bank, P O Box 85052, Richmond, VA 23285-5052
4953292	+ Email/Text: bncmail@w-legal.com	Jan 18 2022 18:57:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
4950762	+ Email/PDF: sluna@ur.com	Jan 18 2022 20:10:44	United Rentals (North America) Inc., Attn: David Hoffmann, 6125 Lakeview Road #300, Charlotte, NC 28269-2616
4926409	+ EDI: AIS.COM	Jan 19 2022 00:03:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4881179	EDI: VERIZONCOMB.COM	Jan 19 2022 00:03:00	Verizon, P O Box 4830, Trenton, NJ 08650-4830
4881178	EDI: VERIZONCOMB.COM	Jan 19 2022 00:03:00	Verizon, P O Box 25505, Lehigh Valley, PA 18002-5505
4881180	+ EDI: VERIZONCOMB.COM		

Jan 19 2022 00:03:00

Verizon Wireless, P O Box 26055, Minneapolis,  
MN 55426-0055

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4881126		Farmers & Merchants
4881101	##+	Barr Credit Services, 5151 E. Broadway Blvd., Suite 800, Tucson, AZ 85711-3775
4881108	##+	Carpet & Wood Floor Liquidators, 5199 Raynor Avenue, Linthicum Heights, MD 21090-1434
4881124	##+	EMS Heating and Cooling Inc., William Joseph Morrissett IV, 2436 Tyrone Road, Westminster, MD 21158-2638
4881147	##+	Manders Decorating Company, Inc., 9141 Brookville Road, Silver Spring, MD 20910-1829
4881150	##+	Michael and Lauren Wedekind, 10005 Emily Fox Court, Ellicott City, MD 21042-1676
4881163	##+	Stephanie R. Brophy, Esquire, Dulany Leahy Curtis and Beach LLP, 127 E. Main Street, Westminster, MD 21157-5012
4881169	##+	The Gutter Guys, 7120 Golden Ring Road, Essex, MD 21221-3161
4881175	##+	Tomlin Technology, 77 East Main Street, Suite 106, Westminster, MD 21157-5067

TOTAL: 1 Undeliverable, 0 Duplicate, 8 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2022 at the address(es) listed below:

Name	Email Address
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Lisa Marie Spangler hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Michael Steven Spangler hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com
Eugene E. Pepinsky, Jr.	on behalf of Attorney BELCO COMMUNITY CREDIT UNION epepinsky@keefeerwood.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Shaan S Chima	on behalf of Creditor PeoplesBank A Codorus Valley Company shaan.chima@gebsmith.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-1  
Date Rcvd: Jan 18, 2022  
TOTAL: 8

User: AutoDocke  
Form ID: 3180W

Page 5 of 5  
Total Noticed: 107

**Information to identify the case:**

Debtor 1 Michael Steven Spangler  
First Name Middle Name Last Name

Debtor 2 Lisa Marie Spangler  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:17-bk-00450-HWV**

Social Security number or ITIN xxx-xx-1956  
EIN --

Social Security number or ITIN xxx-xx-2759  
EIN --

**Order of Discharge**

12/18

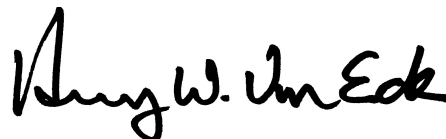
**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Steven Spangler  
dba Free Spirited Contractor, Inc.

Lisa Marie Spangler  
dba Free Spirited Contractor, Inc.

1/18/22

By the  
court:



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**